

have higher rates of asthma, ear infections, stomach problems, and speech problems. Homeless children are also more likely to experience mental health problems, such as anxiety, depression, and withdrawal. They are twice as likely to experience hunger, and four times as likely to have delayed development. School-age homeless children face barriers to enrolling and attending school, including transportation problems, residency requirements, inability to obtain previous school records, and lack of clothing and school supplies.

Individuals claiming relief under this provision would be required to testify, under penalty of perjury, that they were victims of domestic violence and that they or their children would be in physical jeopardy if they were evicted. Thus, this amendment will not allow families to take advantage of the system, but will be life-saving for those who would be in danger if they lost their homes.

We urge you to support Senator Leahy's amendment and provide this much needed assistance to domestic violence victims.

Sincerely,

ALLISON RANDALL,
*National Network to
End Domestic Violence.*

JILL MORRIS,
*National Coalition
Against Domestic Violence.*

KIERSTEN STEWART,
Family Violence Prevention Fund.

NATIONAL COALITION AGAINST
DOMESTIC VIOLENCE,
February 28, 2005

Senator PATRICK LEAHY,
Russell Senate Office Building,
Washington, DC.

DEAR SENATOR LEAHY: It is with great support that I write to you on behalf of the National Coalition Against Domestic Violence and the more than 3,000 local shelter programs that we represent to thank you for your efforts to assist those individuals that are or have been impacted by the vast epidemic of domestic violence.

Women fleeing domestic violence make up a significant portion of the homeless population. According to The United States Conference of Mayors (December, 1999) 57 percent of cities surveyed identified domestic violence as a primary cause of homelessness. Therefore, amending the bankruptcy code, as proposed in S. 256, with a provision that provides leniency on persons who are affected by domestic violence would, in fact, help victims to move forward and start new lives. Without the threat of losing their housing victims will not be forced to a situation where they are homeless or returning to their abuser.

Victims of domestic violence often cannot find adequate housing. One very important reason is that affordable, long term housing is not available in their communities. If housing is available there are often long waiting lists or the abuser is able to quickly locate and begin abusing the survivor at her new residence. Secondly, due to the fact that batterers frequently harass their victims at work, survivors are often fired or cannot maintain steady employment resulting in loss ability to pay for housing. Lastly victims of domestic violence are forced to remain in abusive relationships because of financial dependency and the lack of stable housing. The amendment to S. 256 recognizes that victims of domestic violence are in a dangerous situation and should not be forced from housing due their financial difficulties.

We commend you on your efforts to ensure that those who are affected by domestic vio-

lence are taken into consideration when the Senate reviews this legislation.

Sincerely,

JILL MORRIS,
Public Policy Director.

Mr. LEAHY. Congress must recognize that victims of domestic violence face dangerous situations and should not be forced from housing due to their financial difficulties. We cannot force women and children who have endured domestic violence from safe spaces that provide the stability needed to make a new life.

EXHIBIT 1

(Purpose: To protect victims of domestic violence who file for bankruptcy from summary eviction if their physical well-being is threatened)

On page 156, line 18, insert “, unless the debtor certifies under penalty of perjury that the debtor is a victim of domestic violence whose physical well-being or whose children's physical well-being would be threatened if relief from the stay is granted” before the semicolon.

REGULATING CREDIT CARDS

Mrs. FEINSTEIN. I appreciate the willingness of the chairman and ranking member of the Banking Committee to work with Senators KYL, BROWNBACK, and me on this important issue. And I understand that the Banking Committee has an interest in regulating credit cards.

I would like to state here, for the record, the key points of the agreement that we have arrived at:

Senators SHELBY and SARBANES have agreed to hold a hearing within 6 months on the substance of the amendment to the Bankruptcy Bill that Senator KYL, BROWNBACK, and I offered, on increasing notice to credit card holders who pay only their minimum monthly payments. I understand that this hearing will address a set of issues relating to credit cards and consumer rights. However, I also understand that Senators SHELBY and SARBANES will ensure that the substance of agreement, will be directly considered, and will be an area of focus, during that hearing, and that I will be afforded the opportunity to testify.

I understand that Senators SHELBY and SARBANES will work with me, with Senator KYL, and with members of the Banking Committee to ensure that this issue and my bill are carefully considered. My bill would give those consumers who make only the minimum required payments for 6 months detailed notice about the interest and length of time that it will take them to pay their own individual debt and interest.

Because the chairman and ranking member of the Banking Committee agree to take these actions, I will agree to withdraw my amendment. Do Senators SHELBY and SARBANES agree?

Mr. SHELBY. I absolutely agree with Senator FEINSTEIN and look forward to working with the Senator.

I say to Senator SARBANES, through the course of the debate on the bankruptcy bill it has become clear that there are many Senators who have con-

cerns about numerous aspects of the credit card industry.

I want to indicate for the record that I share many of these concerns. Furthermore, I want to point out that I am aware of his particular concerns as well as those of Senators KYL and FEINSTEIN.

Mr. SARBANES. I thank Chairman SHELBY and Senator FEINSTEIN. I appreciate their interest in this matter and believe these are serious issues that merit further attention.

Mr. SHELBY. I fully agree and therefore I am willing to commit to holding a hearing in the Banking Committee to examine the practices within the credit card industry. I believe it is our responsibility to develop a complete record on these matters so that we can make informed judgments as to whether we need to take any specific actions.

I look forward to obtaining input from Senator SARBANES and from Senators KYL and FEINSTEIN in putting together this hearing.

Mr. SARBANES. I thank Chairman SHELBY for his leadership on this issue. I look forward to working with the Senator on developing a hearing at which the Banking Committee will receive testimony on credit card disclosures and other practices. A number of Senators have raised significant issues regarding the credit card industry and I appreciate the Senator's willingness to examine them and hear all interested Senators.

Mr. SHELBY. I agree.

Mr. SARBANES. I will support the Chairman's efforts.

MORNING BUSINESS

Mr. GRASSLEY. Mr. President, I ask unanimous consent that there now be a period for the transaction of morning business, with Senators permitted to speak for up to 10 minutes each.

The PRESIDING OFFICER. Without objection, it is so ordered.

COMMEMORATING THE 60TH ANNIVERSARY OF THE BATTLE OF IWO JIMA

Mrs. DOLE. Mr. President; this month marks the 60th anniversary of the victory at Iwo Jima. That battle is remembered as one of the bloodiest in Marine Corps history. Approximately 70,000 American and 22,000 Japanese troops engaged in a month long battle for the Pacific Island that was critical to the air bombardment of mainland Japan. The heroic achievements of our nation's warriors throughout this treacherous battle attest to the courage and character not only of the brave men who fought there, but of our nation as a whole.

The island of Iwo Jima consists of coarse volcanic sand that impeded the movement of men and machines as they struggled up the beach. Unable to dig fighting holes, the Marines were